



Paseo Senter at Coyote Creek

1898 Senter Road, Suite 10, San Jose, CA 95112
T: (408) 947-9100 F: (408) 947-9103



Now Accepting Applications for one of the four (4) McKinney Unit



Affordable 1, 2 and 3 Bedroom Apartments

Community Features:

- On-Site Management
- On-Site Services and tenant programs
- Covered Parking
- 2 - Community Rooms
- 2 - Laundry Rooms
- Bicycle Storage
- Furnished Outdoor Common Area
- Swimming Pool
- Near schools, shopping and public transportation

Units feature:

- Full Kitchen and Bath
- Equipped with appliances
- Private Balcony
- Central heating/air
- Accessible units available.
- Rent calculated at 30% of household income



Occupancy Restrictions:

- Income Restrictions Apply.
- Homeless and disabled single adults and households according to HUD definition for SHP McKinney program. Contact the office with any questions.
- The program verifies disability for at least one household member
- Occupancy restrictions apply. Min of 2 person households and max of 7 persons depending on unit type.

Occupancy Requirements

Unit Size	Min Household Members	Max Household Members
1 Bd	2	3
2 Bd	3	5
3 Bd	4	7

Max Income Limits

Median Income \$105,500

AMI	Number of Persons	Max Income
25%	2	\$20,400
25%	3	\$22,950
25%	4	\$25,475
25%	5	\$27,525
25%	6	\$29,575
25%	7	\$31,600

NOTE: Tenant(s) rent is 30% of adjusted household income

APPLICATION PERIOD: February 19 through February 24, 2015 How Do I Apply?

When: 02/19-02/24, Weekdays - 9:00 am to 4:00 pm

Where: Pick up and Drop Off Your Application at:

- **Paseo Senter at Coyote Creek**
1898 Senter Rd, San Jose, CA 95112

NO FAX OR EMAIL APPLICATION WILL BE ACCEPTED.
Original applications must be turned in.

Applications and other important
information also available online at:
www.charitieshousing.org

Questions? Call (408) 947-9100 or e-mail:
paseosenter@charitieshousing.org



CHARITIES HOUSING

APPLICATION TO RENT PROPERTY AT
PASEO SENTER AT COYOTE CREEK
1898 SENTER ROAD, SAN JOSE, CA 95112
PHONE: 408-947-9100 – FAX: 408-947-9103



Equal Opportunity Housing

A completed application to rent is required for ALL occupants 18 years of age or over (*copy page 2 if additional applicants*).

What is your preferred size of unit? Choose only one: ☐ 1 bed (1 to 3 persons) ☐ 2 bed (2 to 5 persons) ☐ 3 bed (4 to 7 persons)

If your preferred unit size is not available, would you like to be considered for other sized units? ☐ Yes ☐ No

I / We understand that Charities Housing cannot guarantee a smoke free environment. ☐ Yes ☐ No

APPLICANT 1

Full name _____ **Special Needs:** ☐ McKinney-Homeless and disabled

Phone numbers: **Cell:**(_____) _____ **Work:** (_____) _____ **Home:** (_____) _____

Soc. Sec. / or ITIN Number. _____ / _____ / _____ Date of Birth _____ / _____ / _____ email: _____

Driver's license or government issued Identification Number: _____ Expires _____ / _____ / _____ State _____

Current address: _____ City: _____ State _____ Zip _____

List 2 years of residential history below. Use additional sheet, if needed.

Name of current landlord / manager or management company _____

Landlord/Manager's phone (_____) _____ From (date): _____ / _____ / _____ To (date): _____ / _____ / _____

Reason for leaving _____

Previous landlord/manager _____ Previous Address _____

Landlord/Manager's phone (_____) _____ From (date): _____ / _____ / _____ To (date): _____ / _____ / _____

Reason for leaving _____

Present employer _____ Supervisor _____ How long with this employer _____

Employer's address _____ City _____ State _____ Zip _____ Phone (_____) _____

Position or title _____ Gross income \$ _____ Circle one: Hourly / Weekly / Every two weeks / Monthly

Other Income: List all other sources of income (TANF, child support, General Assistance, Alimony, other family support, self employment, VA benefits, etc.)

Source _____ \$ _____ Circle one: Hourly / Weekly / Every two weeks / Monthly

Source _____ \$ _____ Circle one: Hourly / Weekly / Every two weeks / Monthly

What do you estimate your total gross annual income to be? \$ _____

Do you own an automobile? ☐ Yes ☐ No Auto make _____ Model _____ Year _____ Color _____

Bank Account Information. Do you have a bank account: ☐ Yes ☐ No If you checked Yes, please provide information below.

Name of Bank	Address/branch	Account number	Type of account

Instruments of Savings (Certificates of Deposit, Retirement Plans that you can access, etc.).

Do you have Instruments of Savings: ☐ Yes ☐ No If you checked Yes, please provide information below.

Name of account / location	Account number	Balance	Interest rate

Do you own any Real Estate (such as a house), either alone or with someone else? ☐ Yes ☐ No

If yes, do you receive any income from the Real Estate? ☐ Yes ☐ No. If yes, how much? \$ _____

Have you sold or disposed of any assets in the last two years? ☐ Yes ☐ No

ADDITIONAL APPLICANT**Please copy if additional applicants****ARE YOU AN ADDITIONAL CO-APPLICANT?** ☐ **YES** ☐ **NO****IF YOU CHECKED NO: PLEASE WRITE N/A NEXT TO Full name LINE (BELOW) AND DRAW A LONG LINE ACROSS THIS PAGE AND GO TO NEXT PAGE.****IF YOU ARE AN ADDITIONAL APPLICANT, PLEASE FILL OUT THIS PAGE.**

Full name _____ **Special Needs:** ☐ Homeless and disabled

Phone numbers: **Cell:**(____)_____ **Work:** (____)_____ **Home:** (____)_____

Soc. Sec. / or ITIN Number. _____ / _____ / _____ Date of Birth ____/____/____ email: _____

Driver's license or government issued Identification Number: _____ Expires ____/____/____ State _____

Current address: _____ City: _____ State _____ Zip _____

List 2 years of residential history below. Use additional sheet, if needed.

Name of current landlord / manager or management company _____

Landlord/Manager's phone (____) _____ From (date): ____/____/____ To (date): ____/____/____

Reason for leaving _____

Previous landlord/manager _____ Previous Address _____

Landlord/Manager's phone (____) _____ From (date): ____/____/____ To (date): ____/____/____

Reason for leaving _____

Present employer _____ Supervisor _____ How long with this employer _____

Employer's address _____ City _____ State _____ Zip _____ Phone (____) _____

Position or title _____ Gross income \$ _____ Circle one: Hourly / Weekly / Every two weeks / Monthly

Other Income: List all other sources of income (TANF, child support, General Assistance, Alimony, other family support, self employment, VA benefits, etc.)

Source _____ \$ _____ Circle one: Hourly / Weekly / Every two weeks / Monthly

Source _____ \$ _____ Circle one: Hourly / Weekly / Every two weeks / Monthly

What do you estimate your total gross annual income to be? \$ _____

Do you own an automobile? ☐ Yes ☐ No Auto make _____ Model _____ Year _____ Color _____**Bank Account Information.** Do you have a bank account: ☐ Yes ☐ No If you checked Yes, please provide information below.

Name of Bank	Address/branch	Account number	Type of account

Instruments of Savings (Certificates of Deposit, Retirement Plans that you can access, etc.).Do you have Instruments of Savings: ☐ Yes ☐ No If you checked Yes, please provide information below.

Name of account / location	Account number	Balance	Interest rate

Do you own any Real Estate (such as a house), either alone or with someone else? ☐ Yes ☐ NoIf yes, do you receive any income from the Real Estate? ☐ Yes ☐ No. If yes, how much? \$ _____Have you sold or disposed of any assets in the last two years? ☐ Yes ☐ No

ALL occupants(s) under 18 and relationship to applicant(s)

Name _____ Relationship _____ Birth date ____/____/____ Soc: No: or ITIN ____/____/____

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Name _____ Relationship _____ Birth date ____/____/____ Soc: No: or ITIN ____/____/____

Name _____ Relationship _____ Birth date ____/____/____ Soc: No: or ITIN ____/____/____

Name _____ Relationship _____ Birth date ____/____/____ Soc: No: or ITIN ____/____/____

ALL APPLICANTS

Has any applicant been convicted of a felony? ☐ Yes ☐ No If yes, type of felony _____

Has any applicant been a party to an unlawful detainer action or filed bankruptcy within the last seven years? ☐ Yes ☐ No

If yes, please explain _____

Emergency Information - Person to Notify: _____ Phone (____) _____ Relationship _____

Address _____

Emergency Information - Person to Notify: _____ Phone (____) _____ Relationship _____

Address _____

The property shall be occupied only by the person(s) named in this application. Applicant(s) represent(s) the above information to be true, correct, and complete and hereby authorize(s) verification of the information provided, including obtaining credit report(s), UD report(s), and criminal background report(s) at the cost of \$ 30.00 to be paid by applicant(s). Applicant(s) understand(s) and agree(s) that the landlord may disqualify applicant and/or terminate any rental agreement entered into for any misrepresentation made above.

Date **Time** **Applicant 1 Signature** **Phone (day)** **Phone (eve)**

Date **Time** **Applicant 2 (if any) Signature** **Phone (day)** **Phone (eve)**

Date **Time** **Applicant 3 (if any) Signature** **Phone (day)** **Phone (eve)**

Date **Time** **Applicant 4 (if any) Signature** **Phone (day)** **Phone (eve)**

Date **Time** **Applicant 5 (if any) Signature** **Phone (day)** **Phone (eve)**

Date **Time** **Applicant 6 (if any) Signature** **Phone (day)** **Phone (eve)**

Date **Time** **Applicant 7 (if any) Signature** **Phone (day)** **Phone (eve)**

PASEO SENTER

Appendix 3

Basis for Qualification/Denial

Thank you for your application to rent an apartment at **PASEO SENTER**. As you go through the application process, please note that you bear the responsibility of providing any and all information required to determine eligibility.

This document is not intended to take the place of the Tenant Selection Criteria. It simply outlines the minimum requirements to meet for your application to be considered at Paseo Senter. Please reference the Tenant Selection Criteria for details on the information below.

The following outlines the minimum requirements must be met to process an application for housing.

1) All Applicants begin with 100 points. Passing is 70 points or higher. Points are deducted as follows:

Credit

- | | |
|---|---------------------|
| 1. Current collection accounts: Less than 3 years old | Subtract 10 points |
| 2. Old collection accounts: More than 3 years: | Subtract 5 points |
| 3. Late payments: | Subtract 5 points |
| 4. Public Record of unpaid debt | Subtract 5 points |
| 5. Unrated accounts | Subtract 2.5 points |
| 6. Negative trade accounts: | Subtract 5 points |
| 7. Charge off accounts | Subtract 5 points |
| 8. Tax Liens | Subtract 5 points |

An exception for extraordinary medical and/or student loan debt may be permitted. Exceptions may only be approved by the property supervisor.

2) Rental History

a) Unlawful Detainer Report: An Unlawful Detainer (UD) report will be obtained through the UD Registry. An applicant will be disqualified if they have been evicted from any prior residence, for any reason.

b) Landlord References: The purpose of verifying landlord references is to determine if the applicant has demonstrated an ability to pay rent on time and to meet the requirements of tenancy. **In order for a landlord reference to be acceptable, the tenancy must have been for a duration of at least twelve (12) months, and the landlord must have an "arm's length" relationship with the applicant.** Household members and/or personal friends are not an acceptable landlord reference. An exception may be allowed for an applicant who has been paying market value rent for the past year or more, and can substantiate it with canceled checks, or other acceptable documentation. Current landlord references will be checked. In cases where the applicant has lived at their current address for less than one (1) year, prior landlord references may also be checked. A negative landlord reference, by itself, is grounds for denial.

c) Criminal Background Check & Personal History A criminal background investigation will be performed by Kroll Background America, Inc. on each applicant. As criminal background checks are done county by county, the



On-Site Manager will select all counties which come up on the credit report, landlord references, and employment history. Applicants will be disqualified for tenancy if they have been convicted, in the last 7 years, of any of the following:

- i. Any felony
- ii. Assault and Battery
- iii. Resisting Arrest
- iv. Weapons Possession
- v. Theft
- vi. Sex Crimes
- vii. Rape
- viii. Molestation
- ix. Spousal Abuse
- x. Fraud
- xi. Computer Crimes
- xii. Child Endangerment
- xiii. Drugs
- xiv. Disturbing the Peace
- xv. 3rd party background software may check the Sex Offender Registry. This is a search of a State's registered sex offenders. Any applicant whose name is listed as a registered sex offender may be disqualified regardless of when the incident occurred.

1. **Employment / Income:** Employment and/or other income, including non-earned income must be verified by a third party to ensure that the applicants' household income falls within the income guidelines listed above. In the case of FSP/McKinney units, total income also determines the household's portion of the rent. Misstating income on the application form will be grounds for denial. This is particularly important because it determines which lottery the applicant is entered
- 3) **Special needs:** Any disabilities requiring reasonable accommodation must be documented. If it is determined that the applicant does not qualify for the requested accommodation, the applicant's name will be returned to their original place on the Waiting List.
- 4) **Disclosure of Social Security Numbers:** Applicants are asked to disclose SSN or Tax ID Number in order to make an eligibility determination. The head of household/spouse/co-head are asked to bring SSN/ITIN for all household members at least six years of age and older to the initial interview. If no SSN/ITIN has been assigned to a particular household member less than 6 years of age, the applicant must sign a certification stating that no SSN or ITIN has been assigned.
- 5) **Other Reasons for declining an applicant:**
 - a) Management reserves the right to disqualify applicants if needed to ensure agreeable and pleasant surroundings for all residents. An applicant can be disqualified if they display, or have displayed, behaviors that contravene or would contravene the rules and regulations of the property.
 - b) No pets are allowed. This policy does not apply to service and / or support animals. A form is available from the leasing office for a reasonable accommodation for a service and/or support animal.
 - c) An applicant must complete/provide and return all the paperwork requested within the stated deadlines



or will be automatically passed over for the next applicant on the waiting list, unless the Property Supervisor gives the applicant an authorization in writing for more time. The applicant passed over applicant will remain the next household on the waiting list until they provide the information. After 10 calendar days from the initial request, this application will be referred considered denied unless a written extension has been given by the Property Supervisor.

- d) During the construction and lottery application period, applicants are required to stay away from the construction site. Applicants who enter the construction site may have their application denied.

Exceptions:

- a) All exceptions to these policies and procedures must be approved by the Property Supervisor, in writing, in order to be honored. If any errors are made by the Onsite Manager administering these policies and procedures, the applicant's file will be submitted to the Property Supervisor for clarification and final determination.
- b) The Onsite Manager will submit all requests for exceptions to the Property Supervisor, by facsimile, and a return response will be provided to the applicant within seven (7) business days.
- c) Any written response from the Property Supervisor may be copied for the applicant.
- d) The most commonly approved exceptions are listed below:
- Any household or person with a bankruptcy.
 - No credit may not be declared bad credit. If a household pays all bills in cash, and can demonstrate this fact, then no credit may be classified as good credit.

Additional exceptions will be made as regulatory agreements may require.

I/we have read and understand the property's qualification/denial criteria.

Signature of Applicant 1

Date

Signature of Applicant 2

Date

Signature of Applicant 3

Date

Signature of Applicant 4

Date

Signature of Applicant 5

Date

NOTE – No changes to this document can be made without the Director's approval in writing.



CHARITIES HOUSING

The Paseo Senter at Coyote Creek, 1898 Senter Rd, San Jose,
California

Tel: (408) 947-9103 Paseosenter@charitieshousing.org

Tenant Selection Plan

**The Paseo Senter at Coyote Creek
San Jose, CA**





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**Paseo Senter at Coyote Creek
Tenant Selection Criteria
February 2015**

Marketing Plan – Appendix 2

Paseo Senter I & Paseo Senter II at Coyote Creek are two affordable housing developments located at 1898 and 1908 Senter Road in San Jose. There is a single application process for the two buildings, henceforth referred to as “Paseo Senter”. Charities Housing is the property management agent. Applications that cannot be accommodated at Paseo Senter may also be considered, as available, for similar bedroom count units at other Charities Housing properties.

It is the objective of Paseo Senter to provide decent, safe, and sanitary housing at a reasonable rent for those who can demonstrate an ability to pay the rent, protect and care for persons and property, and be responsible for themselves and their guests. To ensure that Residents are selected fairly, their qualifications for tenancy will be determined by evaluating their demonstrated performance, current financial status, and the applicant(s)’ ability to meet the rules and regulations of the property.

Section A: WHEN AND HOW DO YOU APPLY FOR AN APARTMENT?

The leasing agent will follow all program compliance regulations set forth by the property’s regulatory bodies.

1. **Outreach:** It is the responsibility of the Property Supervisor to make appropriate outreach efforts as required by the different regulatory agencies involved with the housing opportunities at The Paseo Senter at Coyote Creek. In these cases Outreach efforts may be changed by those regulatory agencies without prior notice.
2. **Applications and Application Fee:** All applications must be complete to be considered, including all required documents and payment. At rent-up, copies of the application will be available at www.charitieshousing.org. A property e-mail account and telephone number will be assigned to provide Information about The Paseo Senter at Coyote Creek during the marketing and rent-up process.
3. **How to submit an application:**

During Rent-up, applications will be available at www.charitieshousing.org. A temporary office will be set-up to distribute hard copies of the application. The application acceptance period, pick-up and drop-off locations, application fee, and other relevant information will be published via the marketing materials, flyers, newspaper ads, etc. at application time.

What to submit

- Completed application form including signature of each adult applicant
- Signed copy of Basis for Denial of Application must be returned



About the fee

Application fees represent the actual cost incurred by management to run a credit and background check. The amount will be advertised at the time applications are accepted. The fee is non-refundable once the processing of the application has begun. We cannot accept personal checks.

4. **Waiting List:** The property holds waiting lists by applicable income layers - one for 15% AMI, one for 25% AMI applications and one for the 45% AMI applicants. The list will indicate the preferred bedroom count, and special needs unit (McKinney, FSP, MHP- Special Needs (see below). There are no separate Waiting Lists for Paseo Senter I & II. The Waiting List will include all those households that have completed an application for the initial lottery and subsequent waiting list openings. Any household, who is offered an available unit and declines in preference for a later unit, will be considered to have declined and will be returned to their original position in the Waiting List. Applicants may decline an offered unit only once before they are removed from the Waiting List. Charities Housing reserves the right to offer a financial incentive to encourage an applicant to move in to a particular unit or building for purposes of meeting or maintaining overall occupancy levels..

It is important that everyone has an equal opportunity to submit his or her application, and therefore, no one will be given advance notice of when the Property Supervisor will open the Waiting List. Future waiting list openings will be published in accordance with the property's Affirmative Marketing Plan.

All applicants on the Waiting List are required to check in with the Onsite Manager every 180 days (or sooner if there is a change of address or telephone number). **An applicant's failure to check in with the Onsite Manager may result in their name being removed from the Waiting List.**

5. **Application Period:** Applications will only be accepted when the Waiting List is open, as specified in the property's Marketing Plan.
6. **Notice of Available Unit for the Waiting List:** For each unit that becomes available the Onsite Manager will telephone and or mail a "Notice of Available Unit" to the next five (5) names on the Waiting List. Special needs units will be filled with program qualified tenants from the waiting list in order of priority. If the applicant fails to respond within 10 calendar days of the call or mailing of a letter, they will be removed from the Waiting List.
7. **Transfer List:** A transfer list will be created to include those Residents who require a transfer for reasonable accommodation under Fair Housing Laws. In addition, existing residents may place their name on an internal transfer list to transfer to a different and qualifying income level. Priority on transfers is given to those with a reasonable accommodation need. See "Transfer Policy" for further information. Internal transfers will supersede new applicant move-ins.

8. Order of Selection

- a) Current residents on the transfer list in chronological order (not applicable until 100% occupancy is achieved following initial rent up).
- b) Waiting List applicants (with or without special needs, such as ADA), according to their order in the waiting list and subject to the availability of their preferred unit type.

Up to 26 units have been set aside for the following households with verifiable special needs. To qualify for these units you must provide written documentation from a qualified third party at the time of application.

- a. Homeless and disabled single adults and households - "McKinney" units (4 units)
 - b. Homeless single adults and households with a mental health diagnosis who are registered in the County of Santa Clara FSP program - "FSP units" (10 units at 30% of AMI or below)
 - c. Single parent households "MHP Special Need Units" (12 units at 45% of AMI or below)
- Documentation of **disability** must come from a qualified professional in the appropriate area of expertise. Please do not include the medical details of your disability on the documentation.
 - Documentation of **homelessness** must come from a qualified agency. Homeless is defined as living on the streets or an emergency shelter, or transitional housing if you were previously on the streets.
 - Documentation of **single parent status** may include a copy of custody documentation or a letter from a qualified agency (e.g. Social Services, Catholic Charities or other service provider)

9. **10 Days to Respond:** The first five (5) applicants on the Waiting List for the particularly income count will be given seven (10) calendar days, from date of mailing, or date of phone call to respond. **Those who do not respond within seven (10) calendar days, from the date of mailing, or date of phone call will be removed from the Waiting List.** It is the applicant's responsibility to respond/furnish sufficient information within the deadlines set by management.

10. **Declining An Available Unit:** Applicants receiving the "Notice of Available Unit" may choose to decline the unit within 10 calendar days of receipt of the notice and have their name remain on the Waiting List in its original place for additional opportunity. This must be done in writing. However, applicants who decline a second time (upon a second receipt of a "Notice of Available Unit") shall have their names removed from the Waiting List.

11. **Interview Required:** When units are available, qualified applicants based on income, and preliminary screening criteria will be scheduled for interview. All adult applicants in the household must attend. The following original documents must be brought to the interview:

- a) A government-issued photo identification such as Driver's License or California ID, permanent resident card, etc.



- b) Social Security Card or an Individual Tax Payer Identification (ITIN) card for each household member including those less than 18 years of age.
- c) Documentation of Income and Assets such as Bank Account/s (if any). Other pertinent documents could requested to qualify an applicant.

At Housing Interview appointment

- Release for Credit and Criminal Background check for **each** adult applicant
- Photocopy of government-issued Photo ID for **each** adult applicant
- Photocopy of Social Security Card or Tax ID for **each** adult applicant
- Money order in the stated amount for **each** adult applicant
- Proof of assets and income

If the individual declines the unit at any time after the interview, they will be removed from the Waiting List.

- 12. **Written “Notice of Disqualification”**: Any time an application is disqualified the applicant(s) will receive that reason in writing and be given seven (14) calendar days to appeal.
- 13. **Accepting an Available Unit**: Applicants who are approved for tenancy will be issued a letter confirming the rent, and security and /or holding deposit and expected move-in date. The tenant must take possession of the unit within seven (5) calendar days of receiving written or verbal notice of acceptance unless the Property/Regional Manager makes an exception. During lease up, they may be required to pay the holding deposit within seven (5) calendar days of receiving written or verbal notice of acceptance.
- 14. **Appeal Process**: Anyone who does not agree with the disqualification notice for any reason may appeal the decision by writing an appeal to the Property Supervisor or by requesting a meeting with the Property Supervisor. An appeal form is available from the leasing office. The Property Supervisor will contact the applicant in writing within seven (7) calendar days of receiving the written appeal or meeting with the applicant. The Property Supervisor will request all information the applicant would like to submit as part of the appeal. A face to face meeting may be required before a final decision is made. If all documentation needed to assess the applicants case is made available, a decision will be reached within 14 days and will be sent to the applicant in writing. **In the interest of minimizing vacancies, no unit will be held for an applicant once the “Notice of Applicant Disqualification” has been mailed.** However, should the Property Supervisor determine that the applicant is qualified for tenancy, or if another applicant has already been accepted for tenancy for the available unit before the review process has been completed, the applicant’s name will be replaced in its original position on the Waiting List, without prejudice. **Applicants that are disqualified from tenancy shall have their names removed from the Waiting List.** However, any disqualified applicant may re-apply for tenancy, without prejudice, at such time as the Waiting List is re-opened. (See Appeal Policy)
- 15. **Disclaimer**: No household, or person, is guaranteed a unit by being accepted on the Housing Lottery or Waiting List. Management will only be able to qualify, a household or person, after all verifications are completed and returned, along with credit, Unlawful Detainer, criminal background and landlord investigations. **An applicant should review this “Tenant**



Selection Criteria” and determine for themselves if they may qualify and wish to apply.

16. **Nondiscrimination:** The Paseo Senter at Coyote Creek is an equal housing provider. It does not discriminate on the basis of race, religion, color, creed, national origin, age, sex, disability, familial or marital status, source of income (e.g. TANF, SSI), gender identity or sexual orientation in the rental, lease, use or occupancy of the Project, or in connection with the employment or application for employment of persons for the operation and management of the Project. Requests for reasonable accommodations under Section 504 of the Rehabilitation Act of 1975 and / or the Fair Housing Act must be in writing and should be addressed to the Onsite Manager. The leasing office can provide a form for this request.

Section B. THE FOLLOWING INCOME AND OCCUPANCY TABLE APPLIES TO ALL APPLICANTS EXCEPT WHERE NOTED BELOW.

Income and household size restrictions apply. See table below:

Paseo Senter I & II				No of Units	Min. Annual Income	Maximum household income			
Bedroom Count	AMI	Rent	Deposit	TOTAL		1 person	2 person	3 person	
1 bed	15%	\$249	\$400	5	\$6,000	\$10,710	\$12,240	\$13,770	
1 bed	25%	\$441	\$700	10	\$10,560	\$17,850	\$20,400	\$22,950	
1 bed	45%	\$823	\$1,200	29	\$19,680	\$32,130	\$36,720	\$41,310	
Bedroom Count	AMI	Rent	Deposit	TOTAL	Minimum income	2 person	3 person	4 person	5 person
2 bed	15%	\$294	\$500	11	\$7,128	\$12,240	\$13,770	\$15,285	\$16,515
2 bed	25%	\$523	\$855	22	\$13,656	\$20,400	\$22,950	\$25,475	\$27,525
2 bed	45%	\$982	\$1,500	70	\$23,544	\$36,720	\$41,310	\$45,855	\$49,545
Bedroom Count	AMI	Rent	Deposit	TOTAL	Minimum income	4 person	5 person	6 person	7 person
3 bed	15%	\$319	\$550	6	\$7,776	\$15,285	\$16,515	\$17,745	\$18,960
3 bed	25%	\$573	\$975	12	\$13,872	\$25,475	\$27,525	\$29,575	\$31,600
3 bed-	45%	\$1,083	\$1,500	49	\$26,016	\$45,855	\$49,545	\$53,235	\$56,880

Minimum Income Limits:

Section 8 voucher holders/ FSP/McKinney units: No minimum income is required. Rent for McKinney units is calculated according to HUD Manual 4350.3 at 30% of adjusted household income. The minimum income for other units is that rent may not exceed 50% of gross income.

Occupancy Standards:

1 Bedroom: 1 to 3 persons

2 Bedroom: 2 to 5 persons

3 Bedroom: 4 to 7 persons

Note: Rents, deposits and income limits may be subject to change based on program published Income Rent levels

Section C. TENANT SELECTION CRITERIA:

For all adults in the household processing an application will include: Credit Investigation, Unlawful Detainer Report, Landlord References, Criminal Background Investigation (may sex offender where required by program), Employment, Asset or Income Verification, and Verification of Special Needs(s). Charities Housing reserves the right to change the credit and criminal reporting agencies at any time.

1. **A Credit Report** will be processed. An applicant will be disqualified if they receive a report of derogative credit. Derogative credit is defined as a credit rating score of less than 70 points. Credit is evaluated as follows:

All applicants begin with 100 points. Passing is 70 points or higher. Points are deducted as follows:

Current collection accounts:	less than 3 years old: subtract 10 points
Old collection accounts:	more than 3 years old: subtract 5 points
Late payments:	subtract 5 points
Public records - unpaid debt	subtract 5 points
Unrated accounts:	subtract 2.5 points
Negative trade accounts:	subtract 5 points
Charge off or Profit & Loss	subtract 5 points
Tax Liens	subtract 5 points

An exception may be made for unpaid medical expenses if all other credit accounts have been paid as agreed. Exceptions may only be approved by the Property Supervisor.

2. **Unlawful Detainer Report:** An Unlawful Detainer Report (U.D.) will be processed through the U.D. Registry, Inc. An applicant will be disqualified if they have been evicted from any prior residence, for any reason.
3. **Landlord References:** The purpose of verifying landlord references is to determine if the applicant has demonstrated an ability to pay rent on time and to meet the requirements of tenancy. **In order for a landlord reference to be acceptable, the tenancy must have been for duration of at least twelve (12) months, and the landlord must have an “arms length” relationship with the applicant.** Household members and/or personal friends are not an acceptable landlord reference. An exception may be allowed for an applicant who has been paying market value rent for the past year or more, and can substantiate it with canceled checks, or other acceptable documentation. Current landlord references will be checked. In cases where the applicant has lived at their current address for less than one (1) year, prior landlord references may also be checked. A negative landlord reference, by itself, is grounds for denial.
4. **Criminal Background Investigation:** A criminal background investigation will be performed by Kroll Background America, Inc. on each applicant. As criminal background checks are done county by county, the On-Site Manager will select all counties which come up on the



credit report, landlord references, and employment history. Applicants will be disqualified for tenancy if they have been convicted, in the last 7 years, of any of the following:

- i. Any felony
- ii. Assault and Battery
- iii. Resisting Arrest
- iv. Weapons Possession
- v. Theft
- vi. Sex Crimes
- vii. Rape
- viii. Molestation
- ix. Spousal Abuse
- x. Fraud
- xi. Computer Crimes
- xii. Child Endangerment
- xiii. Drugs
- xiv. Disturbing the Peace
- xv. 3rd party background software may check the Sex Offender Registry. This is a search of a State's registered sex offenders. Any applicant whose name is listed as a registered sex offender may be disqualified regardless of when the incident occurred.

5. **Employment / Income:** Employment and/or other income, including non-earned income must be verified by a third party to ensure that the applicants' household income falls within the income guidelines listed above. In the case of FSP/McKinney units, total income also determines the household's portion of the rent. Misstating income on the application form will be grounds for denial. This is particularly important because it determines which lottery the applicant is entered
6. **Special needs:** Any disabilities requiring reasonable accommodation must be documented. If it is determined that the applicant does not qualify for the requested accommodation, the applicant's name will be returned to their original place on the Waiting List.
7. **Disclosure of Social Security Numbers:** Applicants are asked to disclose SSN or Tax ID Number in order to make an eligibility determination. The head of household/spouse/co-head are asked to bring SSN/ITIN for all household members at least six years of age and older to the initial interview. If no SSN/ITIN has been assigned to a particular household member less than 6 years of age, the applicant must sign a certification stating that no SSN or ITIN has been assigned.
8. **Other Reasons for declining an applicant:**
 - a) Management reserves the right of disqualify applicants if needed to ensure agreeable and pleasant surroundings for all residents. An applicant can be disqualified if they display, or have displayed, behaviors that contravene or would contravene the rules and regulations of the property.
 - b) No pets are allowed. This policy does not apply to service and / or support animals. A



form is available from the leasing office for a reasonable accommodation for a service and/or support animal.

- c) An applicant must complete/provide and return all the paperwork requested within the stated deadlines or will be automatically passed over for the next applicant in chronological order, unless the Property Supervisor gives the applicant an authorization in writing for more time. The applicant passed over will remain the next household in chronological order until they provide the information. After 10 calendar days from the initial request, this application will be considered denied unless a written extension has been given by the Property Supervisor.
- d) During construction and lottery application period, applicants are required to stay away from the construction site. Applicants who enter the construction site may have their application denied.

Exceptions:

- a) All exceptions to these policies and procedures must be approved by the Property Supervisor, in writing, in order to be honored. If any errors are made by the Onsite Manager administering these policies and procedures, the applicant's file will be submitted to the Property Supervisor for clarification and final determination.
- b) The Onsite Manager will submit all requests for exceptions to the Property Supervisor, by facsimile, and a return response will be within seven (7) business days.
- c) Any written response from the Property Supervisor may be copied for the applicant.
- d) The most commonly approved exceptions are listed below:
 - Any household or person with a bankruptcy.
 - No credit may not be declared bad credit. If a household pays all bills in cash, and can demonstrate this fact, then no credit, may be classified as good credit.
- e) Additional exceptions will be made as regulatory agreements may require.

9. Continuing Compliance:

Once a household has been accepted for tenancy, they will be required to re-certify income and assets annually. This process must be completed prior to the anniversary date of move-in, or a notice to vacate will be issued. Annual or more frequent inspections will take place with proper notification.

Section D: OTHER

Accessibility: The common areas of the building are fully accessible. A number of units have been adapted for wheelchair users and/or the hearing impaired. All units are adaptable. Please inform the management office if, due to disability, you require a reasonable accommodation. The leasing office is wheelchair accessible.

Onsite Services: A completed application does not guarantee access to the onsite programs. Nor does Charities Housing consider participation or interest in these programs when processing



applications for tenants. All tenants will be provided with information on applying for these programs at move in or before.

Translator: The interview will be conducted in English. If you require a translator, please contact us at least 48 hours prior to your interview so that we may arrange for translation services. If you have your own translator whom you would prefer to use, they must be at least 18 years old, which will help ensure they have sufficient capacity to understand what is being discussed during the interview and are able to translate competently. They cannot be an employee of Charities Housing.

Smoking: Smoking is not allowed in any common area on the property or on any balcony, including private balconies, nor inside any of the units. However, Charities Housing cannot guarantee a smoke-free environment to any tenant regardless of the location of their unit.

I have read and received a copy of the Tenant Selection Criteria at The Paseo Senter at Coyote Creek.

Signature of Applicant 1

Date

Signature of Applicant 2

Date

Signature of Applicant 3

Date

Signature of Applicant 4

Date

Signature of Applicant 5

Date